

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: WARNER, KELLY M

§ Case No. 15-01768

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Markian R Slobodian, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$75,937.50</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$27,238.50</u>
Total Distribution to Claimants: <u>\$929.91</u>	Claims Discharged Without Payment: <u>\$13,742.45</u>
Total Expenses of Administration: <u>\$3,892.54</u>	

3) Total gross receipts of \$ 6,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,677.55 (see **Exhibit 2**), yielded net receipts of \$4,822.45 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$92,133.00	\$17,395.39	\$929.91	\$929.91
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	7,208.65	6,003.04	3,892.54
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	13,742.45	0.00	0.00	0.00
TOTAL DISBURSEMENTS	\$105,875.45	\$24,604.04	\$6,932.95	\$4,822.45

4) This case was originally filed under Chapter 7 on April 28, 2015.
The case was pending for 56 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/30/2019 By: /s/Markian R Slobodian
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Lot with frame house located at 103 Main Street,	1110-000	6,500.00
TOTAL GROSS RECEIPTS		\$6,500.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Kelly M. Warner	Debtor's Claimed Exemption	8100-002	1,677.55
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$1,677.55

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	CAPITAL ONE AUTO FINANCE, DIVISION CAPITAL ONE NA	4110-000	16,608.00	16,465.48	0.00	0.00
NOTFILED	PNC Bank At tn Bankruptcy Dept	4110-000	47,241.00	N/A	N/A	0.00
NOTFILED	Claims Recovery Systems	4110-000	12,143.00	N/A	N/A	0.00
NOTFILED	assignee of Wells Fargo Bank Car Finance	4110-000	16,141.00	N/A	N/A	0.00
	Juniata Co Tax Claim Bureau	4700-000	N/A	929.91	929.91	929.91
TOTAL SECURED CLAIMS			\$92,133.00	\$17,395.39	\$929.91	\$929.91

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

[illegible]**UST Form 101-7-TDR (10/1/2010)**

Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	5.00	5.00	5.00
Other - Rabobank, N.A.	2600-000	N/A	5.00	5.00	5.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES	N/A		\$7,208.65	\$6,003.04	\$3,892.54

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Nationwide Insurance	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Nationwide Insurance c/o Credit Collection	7100-000	59.00	N/A	N/A	0.00
NOTFILED	Pediatric Dental Care PC	7100-000	944.00	N/A	N/A	0.00
NOTFILED	PPL Electric Utilities	7100-000	167.00	N/A	N/A	0.00
NOTFILED	Pediatric Dental Care PC	7100-000	0.00	N/A	N/A	0.00

NOTFILED	Sprint c/o Enhance Recovery	7100-000	2,468.00	N/A	N/A	0.00
NOTFILED	PPL Electric Utilities	7100-000	0.00	N/A	N/A	0.00
NOTFILED	National Recovery	7100-000	5,918.00	N/A	N/A	0.00
NOTFILED	Dish Network c/o Enhance Recovery	7100-000	495.00	N/A	N/A	0.00
NOTFILED	Lewistown Hospital c/o National Recovery	7100-000	2,292.00	N/A	N/A	0.00
NOTFILED	AT&T Mobility	7100-000	0.00	N/A	N/A	0.00
NOTFILED	AT&T Mobility	7100-000	361.00	N/A	N/A	0.00
NOTFILED	AT&T Mobility	7100-000	0.00	N/A	N/A	0.00
NOTFILED	First Premier Bank	7100-000	137.00	N/A	N/A	0.00
NOTFILED	Geisinger Lewistown Hospital	7100-000	793.45	N/A	N/A	0.00
NOTFILED	Dr Frank Gill OB GYN LLC	7100-000	30.00	N/A	N/A	0.00
NOTFILED	Geisinger Health System	7100-000	78.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$13,742.45	\$0.00	\$0.00	\$0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-01768

Trustee: (580580) Markian R Slobodian

Case Name: WARNER, KELLY M

Filed (f) or Converted (c): 04/28/15 (f)

§341(a) Meeting Date: 06/09/15

Period Ending: 12/30/19

Claims Bar Date: 04/29/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Lot with frame house located at 103 Main Street,	11,434.50	2,000.00		6,500.00	FA
2 Lot with frame house located at 105 Main Street,	40,000.00	0.00		0.00	FA
3 Cash Location: In debtor's possession	20.00	0.00		0.00	FA
4 Checking account with boyfriend Randy L. Huber,	250.00	0.00		0.00	FA
5 2 Cushion Sofa -\$100; Recliner -\$50; Recliner -\$	1,175.00	0.00		0.00	FA
6 Washer -\$50; Dryer -\$50; King bed -\$100; 5 Dress	475.00	0.00		0.00	FA
7 All clothing Location: In debtor's possession	300.00	0.00		0.00	FA
8 Mothers wedding band Location: In debtor's posse	1,000.00	0.00		0.00	FA
9 2014 IRS Refund Location: In debtor's possession	6,816.00	0.00		0.00	FA
10 1992 Harley Davidson Sportster owned with boyfri	750.00	0.00		0.00	FA
11 2001 Dodge Durango owned jointly with boyfriend	1,047.50	0.00		0.00	FA
12 2012 Nissan Altima Location: In debtor's possess	10,722.00	0.00		0.00	FA
13 2013 Chrysler 200 owned jointly with daughter Je	13,382.00	0.00		0.00	FA
13 Assets Totals (Excluding unknown values)	\$87,372.00	\$2,000.00		\$6,500.00	\$0.00

Major Activities Affecting Case Closing:

6/10/15 - Trustee will sell real estate in Port Royal, PA.

6/10/15 - Message from Doc Johnston with contact information for listing agent.

6/11/15 - Application for appointment of attorney for trustee filed.

6/19/15 - Order approving appointment of attorney for trustee.

7/6/15 - Listing Agreement received from Ashley Kline (realtor).

7/13/15 - Email from realtor stating that she cannot access the house and the debtor needs a week to clean it out because it is filled with storage items.

7/21/15 - Application to Employ Century 21 to market and sell real estate in Port Royal, PA filed by Trustee.

7/31/15 - Order approving Trustee's application to appoint realtor for trustee.

1/19/16 - Motion to sell real estate in Port Royal, PA filed by Trustee.

1/21/16 - Notice served regarding motion to sell real estate.

1/27/16 - Asset notice filed.

2/14/16 - Objection deadline for motion to sell.

2/23/16 - Hearing on Motion to sell real estate.

2/24/16 - Order approving motion to sell real estate.

2/29/16 - Email to Ashley Kline (realtor) forwarding copy of Order approving sale and requesting closing be scheduled and deed be prepared by buyer's counsel or title company.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-01768

Trustee: (580580) Markian R Slobodian

Case Name: WARNER, KELLY M

Filed (f) or Converted (c): 04/28/15 (f)

§341(a) Meeting Date: 06/09/15

Period Ending: 12/30/19

Claims Bar Date: 04/29/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

3/11/16 - Closing held on sale of real estate at 103 Main St., Port Royal, PA.

3/15/16 - Report of Sale filed by Trustee regarding sale of real estate in Port Royal, PA.

3/22/16 - Exemption check sent to debtor's counsel.

4/29/16 - Claims Bar date.

5/12/16 - Letter to National Recovery Agency requesting a proof of claim be filed.

1/27/17 - Trustee will contact creditors regarding filing of claims.

11/14/17 - Paralegal spoke with Assension Capital Group regarding possible amendment to proof of claim.

11/14/17 - Proof of Claim drafted for creditor and forwarded with instructions for completion and filing with Bankruptcy Court.

11/15/17 - Trustee spoke with finance company regarding amending proof of claim for deficiency balance.

11/21/17 - Email to American Infosource requesting claim of Capital One Auto Finance be amended as an unsecured claim and to include any deficiency balance owed.

1/25/18 - Follow up call to American Infosource regarding status of filing amended proof of claim for Capital One Auto Finance.

1/25/18 - Trustee's previous email resent to American Infosource.

5/11/18 - Amended claim still not filed by Capital One Auto Finance.

7/18/18 - Email resent to American Infosource regarding filing amendment to Proof of Claim on behalf of Capital One Auto Finance.

9/17/18 - Amended claim still not filed.

1/30/19 - Trustee will re-contact possible creditors regarding filing of late claims.

7/11/19 - Left VM with contact at American Infosource regarding filing of amended proof of claim on behalf of Capital One Auto Finance.

8/13/19 - Trustee determined the estate did not generate income or capital gains. Accordingly, no tax return will be filed.

8/27/19 - TFR forwarded to US Trustee's office for review.

8/27/19 - Final fee application of Trustee's counsel filed by Trustee.

10/21/19 - Notice of final report forwarded to all creditors.

11/11/19 - Objection deadline regarding final report.

11/22/19 - Distribution Order.

11/25/19 - Distributions made to creditors.

Initial Projected Date Of Final Report (TFR): June 1, 2016

Current Projected Date Of Final Report (TFR): August 27, 2019 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-01768

Case Name: WARNER, KELLY M

Taxpayer ID #: **-***1255

Period Ending: 12/30/19

Trustee: Markian R Slobodian (580580)

Bank Name: Mechanics Bank

Account: *****5166 - Checking Account

Blanket Bond: \$6,379,891.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/15/16		Andrew L. Winder	Sale Proceeds from Sale of RE at 103 Main St, Port Royal, PA		3,355.09		3,355.09
	{1}	Nina K. & William F. Graham	Gross Sale Proceeds 6,500.00	1110-000			3,355.09
		Century 21, Above & Beyond	Realtor's Commission -2,000.00	3510-000			3,355.09
		Juniata Co Tax Claim Bureau	Delinquent RE Taxes -929.91	4700-000			3,355.09
			Misc. Costs of Sale -215.00	2500-000			3,355.09
03/22/16	101	Kelly M. Warner	Debtor's Claimed Exemption	8100-002		1,677.55	1,677.54
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,667.54
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,657.54
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,647.54
06/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,637.54
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,627.54
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,617.54
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,607.54
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,597.54
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,587.54
12/28/16	102	International Sureties, Ltd.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/28/2016 FOR CASE #15-01768, Bond # 016026361	2300-000		0.46	1,587.08
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,577.08
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,567.08
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,557.08
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,547.08
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,537.08
05/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,527.08
06/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,517.08
07/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,507.08
08/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,497.08
09/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,487.08
10/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,477.08
11/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,467.08
12/27/17	103	International Sureties, Ltd.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/27/2017 FOR CASE #15-01768, Bond #016026361	2300-000		0.42	1,466.66
12/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,456.66
01/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,446.66
02/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,436.66

Subtotals : \$3,355.09 \$1,918.43

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-01768
Case Name: WARNER, KELLY M

Trustee: Markian R Slobodian (580580)
Bank Name: Mechanics Bank
Account: *****5166 - Checking Account
Blanket Bond: \$6,379,891.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***1255
Period Ending: 12/30/19

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,426.66
04/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,416.66
05/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,406.66
06/29/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,396.66
07/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,386.66
08/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,376.66
09/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	1,371.66
10/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	1,366.66
01/07/19	104	International Sureties, Ltd.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/07/2019 FOR CASE #15-01768, Bond #016026361	2300-000		0.90	1,365.76
10/02/19		Transition Transfer Debit		9999-000		1,365.76	0.00

ACCOUNT TOTALS	3,355.09	3,355.09	\$0.00
Less: Bank Transfers	0.00	1,365.76	
Subtotal	3,355.09	1,989.33	
Less: Payments to Debtors		1,677.55	
NET Receipts / Disbursements	\$3,355.09	\$311.78	

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-01768
Case Name: WARNER, KELLY M

Trustee: Markian R Slobodian (580580)
Bank Name: Metropolitan Commercial Bank
Account: *****3108 - Checking Account
Blanket Bond: \$6,379,891.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***1255
Period Ending: 12/30/19

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/02/19		Transfer from 4083 to 3108	Transfer from 4083 to 3108	9999-000	1,365.76		1,365.76
11/25/19	10105	Markian R Slobodian	Dividend paid 39.28% on \$65.38, Trustee Expenses; Reference:	2200-000		25.69	1,340.07
11/25/19	10106	Law Offices of Markian R Slobodian	Dividend paid 39.28% on \$214.88, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		84.42	1,255.65
11/25/19	10107	Law Offices of Markian R Slobodian	Dividend paid 39.28% on \$3,196.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,255.65	0.00

ACCOUNT TOTALS	1,365.76	1,365.76	\$0.00
Less: Bank Transfers	1,365.76	0.00	
Subtotal	0.00	1,365.76	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$1,365.76	

Net Receipts :	3,355.09
Plus Gross Adjustments :	3,144.91
Less Payments to Debtor :	1,677.55
Net Estate :	\$4,822.45

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****5166	3,355.09	311.78	0.00
Checking # *****3108	0.00	1,365.76	0.00
	\$3,355.09	\$1,677.54	\$0.00